

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF

ELIEZER REYES CASTRO  
XXX-XX-6685  
Debtor (s)

CASE NO. 17-04962-ESL

CHAPTER 13

ASSET CASE

REPLY TO TRUSTEE'S UNFAVORABLE REPORT ON CONFIRMATION  
DATED OCTOBER 25, 2017 (DOCKET #23)

TO THE HONORABLE COURT:

NOW COMES, debtor through the undersigned counsel, and very respectfully prays and states:

1. It is correct, petitioner did not include his veteran's compensation in his form 122C-1 Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period.
2. Petitioner did not include his veteran's compensation because it is not income.
3. As per attached exhibit I compensation in its pertinent part is defined as:

*American Heritage® Dictionary of the English Language, Fifth Edition, Copyright © 2016 by Houghton Mifflin Harcourt Publishing Company. Published by Houghton Mifflin Harcourt Publishing Company.*

- (1) The act of compensating or the state of being compensated
- (2) Something such as money, given or received as payment or reparation, as for a service or loss.
- (3) ...
- (4) ...

*Collins English Dictionary - Complete and unabridged, 12<sup>th</sup> Edition 2014 © HarperCollins Publishers 1991, 1994, 1998, 2000, 2003, 2006, 2007, 2009, 2011, 2014.*

- (1) the act or process of making amends for something
- (2) something given as reparation for loss, injury, etc; indemnity
- (3) ...
- (4) ...
- (5) ...

*Random House Kernerman Webster's College Dictionary, © 2010 K Dictionaries Ltd. Copyright 2005, 1997, 1991 by Random House, Inc.*

- (1) ...
- (2) ...
- (3) Something given or received for services, debt, loss, injury, etc.; indemnity reparation, payment
- (4) ...
- (5) ...

4. As per attached exhibit II income in its pertinent part is defined as:

*American Heritage® Dictionary of the English Language, Fifth Edition, Copyright © 2016 by Houghton Mifflin Harcourt Publishing Company. Published by Houghton Mifflin Harcourt Publishing Company.*

- (1) The amount of money or its equivalent received during a period of time in exchange for labor or services from the sale of goods or property, or as profit from financial investments.
- (2) ...

*Collins English Dictionary – Complete and Unabridged, 12<sup>th</sup> Edition 2014 © HarperCollins Publishers 1991, 1994, 1998, 2000, 2003, 2006, 2007, 2009, 2011, 2014.*

- (1) (Economics) the amount of monetary or other returns, either earned or unearned, accruing over a given period of time.
- (2) (Commerce) receipts; revenue
- (3) ...

*Random House Kernerman Webster's College Dictionary, © 2010 K Dictionaries Ltd. Copyright 2005, 1997, 1991 by Random House, Inc.*

- (1) the monetary payment received for goods or services, or from other sources, such as rents or investments; revenue, receipts: an annual income of \$25,000.
  - (2) ...
5. To put the word "income" after the word "compensation" is contradictory. No such thing exists. Compensation is not income.
  6. If the Federal Legislators that drafted the Bankruptcy Code wanted to include compensation, a complete different thing from income they would have done it in Bankruptcy Code Section 101 "Definitions" and section 109 "Who may be a debtor" and in the Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period. They did not. All three Bankruptcy Sections use only the word income. They do not mention the word compensation. The words in the Bankruptcy Code are not to be taken lightly when convenient and restrictively the rest of the time. They are very specific. They left compensation out on purpose. Because it is not to be consider as income. It has a different meaning.
  7. What legal basis does the Chapter 13 Trustee have to interchange the words income and "compensation" as if they meant the same thing?
  8. The petitioner has provided the legal basis. See exhibit III. Additional documents not pertaining to petitioner are included to demonstrate to what extent the Federal Court goes to clearly state how protected that compensation is.
  9. Taxable or non taxable status has nothing to do with the issue at hand. The issue at hand is how a word is defined.
  10. The Chapter 13 Trustee argues that if received under the social security act, payments to victims from war crimes, crimes against humanity, or payment to victims of international terrorism are the only exceptions. This particular list again has nothing to do with the issue at hand. In the world of income those might be the only exceptions. But we are not talking about income; we are talking about compensation.
  11. Petitioner does not need to correct this deficiency in the means test income. His compensation does not create a disposable income. The plan is sufficiently funded.
  12. The other insufficiently funded issue has been resolved.



13. Debtor does not receive income from veteran's affairs. Debtor receives compensation. Debtor diligently informed it in Schedule I line 13 since it does not need to be disclosed in the Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period nor in Schedule I.
14. The simpler explanation is always the best. Income and compensation are two different words, completely unrelated with two different meanings.
15. To overlook a soldier's life of pain and suffering for which he is being compensated for the rest of his entire life mutilated by his service to the nation is not what those who drafter the Bankruptcy Code had in mind.
16. Maybe not in Puerto Rico, as much, but in the 50 states of the union and across the world; soldiers of all countries, specially veterans with proven disabilities, that are awarded a compensation as established by a medical evaluation board, a rigorous procedure that some time takes years sanctioned by the Department of Veterans Affairs, are protected. See exhibit IV.

**WHEREFORE**, we respectfully request from this Honorable Court to deny the Chapter 13 Trustee's Objection to Confirmation; and for this Honorable Court take judicial knowledge of the definitions as explained in this motion.

**I HEREBY CERTIFIED:** that a copy of this motion was electronically filed using the CM/ECF System, which will send a notification to the standing Chapter 13 Trustee and to all registered interested parties. In addition, a copy of this motion was sent by debtors attorney to the debtors at the address in our records and to all other creditors and parties in interest appearing in the master address list not registered in CM/ECF System.

**RESPECTFULLY SUBMITTED**

**IN CAROLINA, PUERTO RICO, NOVEMBER 30, 2017.**

s/ RAMON F. LOPEZ  
**RAMON F. LOPEZ, ESQ. USDC 203813**  
**ATTORNEY FOR THE ABOVE DEBTORS**  
**RAMON F. LOPEZ LAW OFFICES, P.S.C.**  
**PO BOX 34173**  
**FT. BUCHANAN, PR 00934**  
**PHONE: (787) 276-0196**  
**EMAIL: [ramonlopezlaw@gmail.com](mailto:ramonlopezlaw@gmail.com)**

①

com-pen-sa-tion

1

- 

compensation

②

n

- 

com·pen·sa·tion

7

n.

- [illegible]

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**Noun 1. compensation** - something (such as money) given or received as payment or reparation (as for a service)  
**recompense** - payment or reward (as for service rendered)  
**overcompensation** - excessive compensation  
**workmen's compensation** - compensation for death or injury suffered by a worker in the course of employment  
**reimbursement** - compensation paid (to someone) for damages or losses or money already spent  
**emolument** - compensation received by virtue of holding an office or having employment (usually in the form of money)  
**blood money** - compensation paid to the family of a murdered person  
**amends, damages, indemnification, redress, restitution, indemnity** - a sum of money paid in compensation  
**offset, counterbalance** - a compensating equivalent  
**reparation** - (usually plural) compensation exacted from a defeated nation by the victors; "German reparations"  
**reparation** - compensation (given or received) for an insult or injury;

income

Also found in: Thesaurus, Medical, Legal, Financial, Acronyms, Encyclopedia, Wikipedia.  
Related to income: income statement, net income

in·come

(in'kūm')

n.

1. The amount of money or its equivalent received during a period of time in exchange for labor or services, from the sale of goods or property, or as profit from financial investments.
2. The act of coming in; entrance.

[Middle English, *arrival, entrance*, from *incumen*, *to come in*, from Old English *incuman*: *in*, *in*; see *in*<sup>1</sup> + *cuman*, *to come*; see *come*.]

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income

(in'kūm; in'kēm)

n.

1. (Economics) the amount of monetary or other returns, either earned or unearned, accruing over a given period of time
2. (Commerce) receipts; revenue
3. *rare* an inflow or influx

[C13 (in the sense: arrival, entrance): from Old English *incumen* a coming in]

Collins English Dictionary – Complete and Unabridged, 12th Edition 2014 © HarperCollins Publishers 1991, 1994, 1998, 2000, 2003, 2006, 2007, 2009, 2011, 2014

in·come

(in'kūm)

n.

1. the monetary payment received for goods or services, or from other sources, such as rents or investments; revenue; receipts; *an annual income of \$25,000.*
2. a coming in; influx.

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**Thesaurus** Antonyms Related Words Synonyms Legend:

Switch to **new thesaurus**

**Noun 1. income** - the financial gain (earned or unearned) accruing over a given period of time

financial gain - the amount of monetary gain

disposable income - income (after taxes) that is available to you for saving or spending

double dipping - two incomes received from the same source (as by holding a government job and i

easy money, gravy train - income obtained with a minimum of effort

Earnings Before Interest Taxes Depreciation and Amortization, EBITDA -

income before interest and taxes and depreciation and amortization have been subtracted; an indicat  
aged buyouts)

net income, net profit, profit, profits, earnings, lucre, net - the excess of revenues over outlays in

cash flow - the excess of cash revenues over cash outlays in a give period of time (not including noi

personal income - the income received by a single individual

rental income - income received from rental properties

proceeds, take, takings, yield, payoff, issue, return - the income or profit arising from such transa

gross revenue, gross sales, sales - income (at invoice values) received for goods and services over

net sales - gross sales reduced by customer discounts, returns, freight out, and allowances

unearned income, unearned revenue - (accounting) income received but not yet earned (usually c

unearned income, unearned revenue - personal income that you did not earn (e.g., dividends or in

government income, government revenue - income available to the government

per capita income - the total national income divided by the number of people in the nation

expenditure, outgo, outlay, spending - money paid out; an amount spent

Based on WordNet 3.0, Farlex clipart collection, © 2003-2012 Princeton University, Farlex Inc.

income

noun revenue, gains, earnings, means, pay, interest, returns, profits, wages, rewards, yield, procee  
ds, salary, receipts, takings Over a third of their income is from comedy videos.

**Quotations**

"A large income is the best recipe for happiness I ever heard of. It certainly may secure all the myrtle and  
turkey part of it" [Jane Austen *Mansfield Park*]

Collins Thesaurus of the English Language - Complete and Unabridged 2nd Edition. 2002 ©  
HarperCollins Publishers 1995, 2002





Department Of Veterans Affairs  
50 Carr 165  
Guaynabo, PR 00968-8024

Exhibit III

June 28, 2017

ELIEZER REYESCASTRO  
PO BOX 1428  
JUNCOS PR 00777

In Reply Refer To: 355/1025  
CSS 6685  
REYESCASTRO E

Dear Eliezer Reyes-Castro,

This letter from the Department of Veterans Affairs certifies that Eliezer Reyes-Castro is receiving Service Connected Disability Compensation.

The current benefit paid is as follows:

Gross Benefit Amount	\$654.12/mo.
Net Amount Paid	\$654.12/mo.
Effective Date	12/1/2016
Percent Disability	40%

Title 38, US CODE, section 5301 (a) provides that payment of benefits administered by the Department of Veterans Affairs are exempt from taxation.

### Do You Have Questions or Need Assistance?

If you have any questions, you may contact us by telephone, e-mail, or letter.

If you	Here is what to do.
Telephone	For Compensation, call us at 1-800-827-1000. If you use a Telecommunications Device for the Deaf (TDD), the number is 711. For Pension, call us at 1-877-294-6380.
Use the Internet	Send electronic inquiries through the Internet at <a href="https://iris.va.gov">https://iris.va.gov</a> .
Write	Put your full name and VA file number on the letter. Please send all correspondence to the address below: Department of Veterans Affairs Evidence Intake Center PO Box 4444 Janesville, WI 53547-4444 Toll Free FAX: 1-844-531-7818 Local FAX: 248-524-4260

With sincere regard for the Veteran's service,

Exhibit III

RO Director  
VA Regional Office

To email us visit <https://iris.va.gov>



Exhibit III

**Do You Know About eBenefits?**

Please be aware that you can change your address or direct deposit, create a benefits letter, check the status of your claim, obtain a copy of your DD 214, and access additional VA benefit information via eBenefits at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). To register for an account, you can speak with an eBenefits specialist by dialing 1-800-827-1000 (please press #7) or visit your local VA regional office.

Exhibit III

**Retirement and profit-sharing plans.** If you receive payments from a retirement or profit-sharing plan that does not provide for disability retirement, do not treat the payments as a disability pension. The payments must be reported as a pension or annuity.

**Accrued leave payment.** If you retire on disability, any lump-sum payment you receive for accrued annual leave is a salary payment. The payment is not a disability payment. Include it in your income in the tax year you receive it.

See Publication 525, Taxable and Nontaxable Income, for more information.

### **Military and Government Disability Pensions**

Generally, you must report disability pensions as income, but do not include certain military and government disability pensions. For information about military and government disability pensions, see Publication 525.

**VA disability benefits.** Do not include disability benefits you receive from the Department of Veterans Affairs (VA) in your gross income. If you are a military retiree and do not receive your disability benefits from the VA, see Publication 525 for more information. ✓

Do not include in your income any veterans' benefits paid under any law, regulation, or administrative practice administered by the VA. These include:

- Education, training, and subsistence allowances,
- Disability compensation and pension payments for disabilities paid either to veterans or their families, ✓
- Grants for homes designed for wheelchair living,
- Grants for motor vehicles for veterans who lost their sight or the use of their limbs,
- Veterans' insurance proceeds and dividends paid either to veterans or their beneficiaries, including the proceeds of a veteran's endowment policy paid before death,
- Interest on insurance dividends left on deposit with the VA,
- Benefits under a dependent-care assistance program, or
- The death gratuity paid to a survivor of a member of the Armed Forces who died after September 10, 2001.

**Rehabilitative program payments.** VA payments to hospital patients and resident veterans for their services under the VA's therapeutic or rehabilitative programs are not included in income.



Exhibit IV



DEPARTMENT OF VETERANS AFFAIRS  
Louisville Regional Office  
321 W Main Street  
Suite 390  
Louisville, KY 40202

~~Neida Miranda~~  
CUSTODIAN OF  
~~Marciel Ortiz~~  
~~Call 22 T-9~~  
~~Urb Riverview~~  
~~Bayamon, PR 00961~~

March 8, 2012  
327/21G/100  
In Reply Refer To:  
~~Marciel Ortiz~~  
C 23 592 625

Dear Ms. Miranda:

Under the authority given by Congress, the Department of Veterans Affairs (VA) has designated you as legal custodian to receive and administer VA funds on behalf of ~~Marciel Ortiz~~. These funds are to be used exclusively for his benefit as recognized by VA. This letter is intended to give you advice and assistance in fulfilling your responsibilities and should be kept for future reference.

***How are benefits used?***

Please refer to the attached fund usage agreement (VA Form 21-4703) for VA approved monthly expenses. Additionally, as indicated during the field exam conducted on March 6, 2012 by ~~Jose Reyes~~, part of the retroactive payment to repair their house, and to pay other expenses. The VA form 21-8473 was provided to the veteran spouse in order to be completed at the financial institution where she will be opening the saving account. The annual account report is not required in this case.

***What are your responsibilities?***

All accounts into which VA derived funds are deposited, should be placed in interest or dividend paying accounts at federally insured financial institutions, and must titled in such a way as to show the proper ownership of the funds.

For example: ~~Marciel Ortiz~~ by ~~Neida Miranda~~, Spouse Payee.

Please provide this office with an original bank statement or have the financial institution complete the enclosed VA Form 21-4718a, Certificate of Balance on Deposit and Authorization to Disclose Financial Records, showing the correct title on the Fiduciary Account. To set up direct deposit we will need the routing number and account number.

You must obtain written prior approval from the Fiduciary Unit at the VA office in Louisville, KY for any disbursement of \$1000.00 or more from VA derived funds that are not routine and recurring.

You are responsible for assuring that the money is protected from the claims of creditors. Federal law provides that VA payments made to, or for, a beneficiary cannot be taxed.

- ~~Creditors cannot legally take these funds from you~~, except for in some instances involving the US Internal Revenue Service. Please contact this office should you have any questions or problems in this regard.

You must notify us if the beneficiary moves, leaves your custody, changes marital status, or dies. Please also notify VA if your address or telephone number changes.

~~You are never to combine the beneficiary's funds with anyone else's funds.~~

***Who should you contact if you have questions?***

If you have any questions regarding your responsibilities, the administration of the funds of the beneficiary, VA benefits, claims, missing checks, etc, you may call toll free 1-888-407-0144 and ask for the Fiduciary Unit or write to the address above. We will be happy to provide assistance.

Sincerely yours,

*Thomas Visser*

Thomas Visser

Louisville Fiduciary HUB Manager

By Legal Instruments Examiner:



Enclosures:

VA Form 21-4703

VA Form 21-4718a

Return envelope



## INFORMATION FOR FIDUCIARY

(Note: "Beneficiary" means the veteran or other VA beneficiary(ies))

**AUTHORITY.** Under authority given by Congress in 38 U.S.C. §5502(a)(1), VA recognizes you as fiduciary (payee) to receive and manage the VA funds of the beneficiary(ies) named on page 1 of this agreement. This agreement supersedes any existing VA fiduciary arrangement involving the beneficiary.

**RESTRICTED USE OF VA FUNDS.** The VA-derived funds you receive under this agreement are not for your personal use. You will receive these funds as a federal fiduciary, which means that you use the funds exclusively for the beneficiary and his or her VA-recognized dependents, if any, and as specifically authorized by VA. You may not mix the beneficiary's funds with your own personal funds.

**APPROVAL FOR USE OF VA FUNDS.** VA must approve any use of a beneficiary's VA funds. You agree to use these funds only as specifically authorized by VA. You agree to request VA approval for all spending from these funds, unless VA has previously authorized the expenditures. Any questions regarding authorized expenditures should be addressed to the Fiduciary Activity at the address and phone number on page 1 of this form.

**AUTHORIZED INVESTMENTS FOR SURPLUS VA FUNDS.** A legal custodian may only place VA funds not needed by the beneficiary in specific investments. These funds may be placed in U.S. savings bonds or in interest or dividend-paying accounts in State or Federally insured institutions, whichever is to the beneficiary's advantage. Excess funds in a checking account should be placed in a higher earning account; for example, a savings account. Legal custodians may also use a beneficiary's surplus VA funds for purchase of a pre-need burial plan or burial insurance on behalf of the beneficiary.

**REGISTRATION OF ACCOUNTS AND INVESTMENTS.** Fund accounts must be set up to show proper ownership as follows: "(Beneficiary's Name), by (Your Name), Federal fiduciary. Savings bonds must show proper ownership and existence of the fiduciary relationship, as follows: "(Beneficiary's Name), (Social Security No.), under custodianship by designation of the Department of Veterans Affairs." The bonds may not be cashed without VA approval.

**ACCOUNTINGS.** You must keep complete and accurate records of income received, expenditures, savings and investments. Information on page 1 of this agreement shows whether or not you are required by VA to submit periodic accountings. When accountings are required, you should submit them on the form that VA will give you. Although you may not be required now to submit accountings, VA may require accountings later. If so, VA will inform you.

**CERTIFICATES OF BALANCE ON DEPOSIT AND VERIFICATION.** When accountings are required and there are beneficiary funds on deposit, you must also submit a VA Form 21-4718a, Certificate of Balance on Deposit and Authorization to Disclose Financial Records. VA will give you that form which also includes an authorization for you to allow VA to verify deposits directly with the financial institution, if necessary.

**BOND AND WITHDRAWAL AGREEMENTS.** VA will tell you if you must purchase a corporate surety bond to protect the beneficiary's funds or sign a withdrawal agreement to provide additional protection of the beneficiary's VA funds.

**COMMISSIONS/FEEs.** You may not take commissions or fees from the beneficiary's VA funds for your fiduciary services unless specifically authorized by VA.

**TAX EXEMPTION AND CLAIMS OF CREDITORS.** By Federal law, a beneficiary's VA income may not be taxed. As fiduciary, you must protect the beneficiary's funds from the claims of creditors. A creditor may not legally take the beneficiary's funds from you. Any questions regarding these issues should be addressed to the VA office shown on page 1 of this agreement.

**NOTIFICATION OF CHANGES.** You must inform VA when the beneficiary leaves your custody or has a change of address. You must also inform VA of any change in the beneficiary's status that may affect entitlement. Examples are hospitalization, employment, imprisonment, marriage, separation, divorce, gain or loss of dependents, and death.

**PROTECTION OF THE BENEFICIARY.** VA will take any necessary action to protect the interest of the beneficiary including, but not limited to, removing you as payee. VA may take legal action to recover funds from you that have been misused.

**QUESTIONS.** When you have questions about your responsibilities as payee, please contact the VA office shown on page 1 of this agreement.

Case:17-04962-ESL13 Doc#:25 Filed:12/01/17 Entered:12/01/17 17:15:45 Desc: Main Document Page 14 of 16

17-04962-ESL13 ELIEZER REYES CASTRO

Case type: bk Chapter: 13 Asset: Yes Vol: v Bankruptcy Judge: ENRIQUE S. LAMOUTTE INCLAN

Date filed: 07/13/2017 Date of last filing: 10/25/2017

## Creditors

**BANCO POPULAR**

PO BOX 362708

San Juan, PR 00936-2708

(4495987)

(cr)

**BANCO POPULAR DE PUERTO RICO**

SERVICER FOR GINNIE MAE I

MORTGAGE SERVICING DEPARTMENT

PO BOX 362708

SAN JUAN, PR 00936-2708

(4511250)

(cr)

**BEST BUY**

PO BOX 78009

Phoenix, AZ 85062

(4495988)

(cr)

**CHASE**

PO BOX 15123

Wilmington, DE 19850

(4495989)

(cr)

**CITI**

PO BOX 6004

Sioux Falls, SD 57117

(4495990)

(cr)

**Citibank, N.A.**

701 East 60th Street North

Sioux Falls, SD 57117

(4527269)

(cr)

**COMENITY CAPITAL BANK**

C/O Weinstein & Riley P.S.

2001 Western Ave Ste. 400

Seattle, WA 98121

(4529993)

(cr)

**DEPARTAMENTO DE HACIENDA**

PO BOX 9024140

San Juan, PR 00902-4140

(4495991)

(cr)

**DEPARTMENT OF TREASURY**

BANKRUPTCY SECTION 424 B

PO BOX 9024140

SAN JUAN, PR 00902-4140

(4532746)

(cr)

**INTERNAL REVENUE SERVICE**

PO BOX 7346

Philadelphia, PA 19101-7346

(4495992)

(cr)

**MACYS**

PO BOX 78008

Phoenix, AZ 85062

(4495993)

(cr)



**ORIENTAL BANK**

Centralized Collections Unit (4495994)  
BOX 364745, (cr)  
SAN JUAN, P.R. 00936-4745

**PAYPAL CREDIT**

PO BOX 105658 (4495995)  
Atlanta, GA 30348 (cr)

**PENDFED**

PO BOX 247080 (4495996)  
Omaha, NE 68124 (cr)

**PENTAGON FEDERAL CREDIT UNION**

PO BOX 456 (4495997)  
Alexandria, VA 22313 (cr)

**PENTAGON FEDERAL CREDIT UNION**

PO BOX 1432 (4506108)  
ALEXANDRIA, VA 22313 (cr)

**POPULAR AUTO**

PO BOX 15011 (4495999)  
San Juan, PR 00902-8511 (cr)

**POPULAR AUTO**

PO BOX 15011 (4495998)  
San Juan, PR 00902-8511 (cr)

**POPULAR AUTO**

BANKRUPTCY DEPARTMENT (4501316)  
PO BOX 366818 (cr)  
SAN JUAN PUERTO RICO 00936-6818

**Quantum3 Group LLC as agent for**

MOMA Funding LLC (4522208)  
PO Box 788 (cr)  
Kirkland, WA 98083-0788

**SEARS**

PO BOX 78051 (4496000)  
Phoenix, AZ 85062 (cr)

**SYNCHRONY BANK**

PO BOX 960061 (4496001)  
Orlando, FL 32896 (cr)

**SYNCHRONY BANK**

PO BOX 960090 (4496002)  
Orlando, FL 32896 (cr)

**T-MOBILE**

654 AVE MUNOZ RIVERA (4496003)  
SUITE 2000 (cr)  
San Juan, PR 00918

**WYNDHAM**

6277 SEA HARBOR (4496004)  
(cr)

Orlando, FL 32821

PACER Service Center			
Transaction Receipt			
11/30/2017 13:48:18			
<b>PACER Login:</b>	ramon123:2700030:0	<b>Client Code:</b>	
<b>Description:</b>	Creditor List	<b>Search Criteria:</b>	17-04962-ESL13 Creditor Type: All
<b>Billable Pages:</b>	1	<b>Cost:</b>	0.10

Date:

Date:

Depositor's Signature:

Your Service's Signature:

I, the undersigned, hereby certify that the foregoing is a true and correct copy of the original document filed with the Court.

Witness my hand and the seal of the Court at the City of Orlando, Florida, this 30th day of November, 2017.

\_\_\_\_\_  
Clerk of Court

By:

Clerk of Court

Depositor(s):

KUNSON L. TOBER LVM OFFICE P.C.